



Introducing Libro Credit Union

Strengthening financial well-being, supporting local businesses to grow, and contributing to strong, resilient communities—this is why Libro exists. Our purpose is at the core of everything we do.

Being purpose-driven isn't an initiative. It is how we operate every day, embedded in every decision we make. When you choose Libro, you are choosing a financial partner that puts people first, working alongside you to achieve your goals.

As an Owner, you receive expert financial coaching, competitive returns, and the tools to bank your way—all from a financial institution where every customer shares in ownership. Libro is a values-based alternative, using business as a force for good.

We're a Co-operative

Libro's run according to cooperative principles, and joining the credit union makes you an Owner, with a share in the business. All of our customers are also shareholders, keeping us connected to our roots.

History

Libro's been around for 80 years. In that time, a total of 43 different organizations, all with rich histories, have combined to make Libro. We're proud to be part of communities across Ontario.

Quick Facts

- One of Ontario's largest credit unions, with Assets Under Management of \$7.8 billion.
- 119,416 Owners.
- 12,092 of those Owners are businesses or other organizations.
- More than 800 employees.
- 34 locations serving communities across southwestern Ontario.
- A full-service financial institution including accounts, loans, financial advice, investment, credit cards, business cash management and employer services.
- Part of a network of more than 4,000 surcharge-free ATMs across Canada.
- Digital services that equip you to open accounts, send money, deposit cheques and manage your financial well-being.
- Calls to our contact centre, Libro Connect, have an average response time of 38 seconds.



Libro Owner Ashley of Sauve's Country Market with Libro Coach, Steve

Our Purpose and Vision

Libro exists to **strengthen financial well-being for a better tomorrow.** As a cooperative financial institution, we're here with the financial services you need. Our approach is simple: when Owners succeed, communities thrive.

We work to be the trusted partner for local business and their families. That means working alongside Owners to provide the right tools, insights, and support—whether in person or online—so you can make informed decisions with confidence. Our expert Coaches help you build a plan that fits your life and your ambitions.

At Libro, success is defined by you. By working together, we make a difference for Owners, businesses, and communities.

Banking with a Higher Purpose

Libro is a certified B Corporation, meeting the highest standards of social and environmental performance, accountability, and transparency.

We understand that through our products and services, operations, business practices, profits, partnerships and collaborations we can positively impact our communities and help address some of the most challenging issues in Canada.

We work to grow the financial well-being of people we support, knowing it leads us in the areas where we seek to make an impact.

We think differently about how we conduct our business and make decisions that have a positive impact on our Owners, communities and staff.

It's Time to Join Libro

Not an Owner right now? Join the thousands having their first conversations with a Libro financial Coach. Plan your future with us.

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2024 Highlights



7,383

New Owners Joined Libro



4.41/5

Owner Satisfaction



\$1.3 Million
Total Community Investment



\$7.8 Billion
Assets Under Management